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September 28, 2009

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**Mail Stop Issue Fee**

Re: Allowed U.S. Utility Patent Application  
Appl. No. 10/615,796; Filed: July 10, 2003  
For: **Methods and Apparatus Relating to the Formulation and Trading of Investment Contracts**  
Inventor: Ian Kenneth SHEPHERD  
Our Ref: 2151.0050002

Sir:

In response to the **Notice of Allowance and Fee(s) Due** dated June 26, 2009, the following documents are transmitted for appropriate action by the U.S. Patent and Trademark Office:

1. Online Credit Card Payment Authorization for **\$1,810.00** to cover:  
\$ 1,510.00 Issue Fee;  
\$ 300.00 Publication Fee;
2. Issue Fee Transmittal (Form PTOL-85);
3. Interview Summary; and
4. Comments on Statement of Reasons for Allowance.

***The above-listed documents are filed electronically through EFS-Web.***

Commissioner for Patents  
September 28, 2009  
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Fee payment is provided through online credit card payment. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

A handwritten signature in black ink, appearing to read 'RS', is written over the printed name of Robert Sokohl.

Robert Sokohl  
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RES/cs  
Enclosures

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